

**PROFILE OF STATE-CHARTERED
SAVINGS AND LOAN ASSOCIATIONS**

(In millions of dollars)

PERIOD ENDING	12/31/97	9/30/98	12/31/98	9/30/99
Number of Savings and Loan Associations	6	6	6	5
Loans & Leases (Net)*	1,675.5	1,711.8	1,723.9	1,516.8
Reserve for loans	16.4	16.8	15.8	14.3
Total Assets	2,343.8	2,553.0	2,631.7	2,162.6
Total Deposits	2,137.4	2,294.9	2,369.3	1,782.9
Total Equity Capital	177.4	194.9	199.7	181.9
Noncurrent Loans & Leases**	5.0	3.7	4.9	4.5
Total Past Due Loans & Leases***	14.8	13.8	10.5	8.4
Other Real Estate Owned	1.8	0.8	0.8	0.7
Interest Earned	166.1	134.8	181.2	111.9
Interest Expense	91.9	48.1	99.1	62.5
Net Interest Income	74.2	86.6	82.1	49.3
Noninterest Income	11.2	12.2	15.5	12.1
Loan Loss Provision	1.5	0.9	1.0	1.0
Noninterest Expense	46.0	38.4	51.7	26.6
Net Income	22.6	20.2	26.3	19.4
Return on Assets#	0.96	1.05	1.00	1.20
Return on Equity#	12.73	13.81	13.19	14.23
Net Interest Margin#	3.17	4.52	3.12	3.04
Loans & Leases/Deposits	78.39	74.59	72.76	85.07
Loans & Leases/Assets	71.49	67.05	65.50	70.14
LLR/Total Loans	0.98	0.98	0.92	0.94
Equity Capital/Assets	7.57	7.63	7.59	8.41
Noncurrent Loans&Leases/Total Loans&Leases**	0.30	0.22	0.28	0.30
Tot. Past Due Loans&Leases/Total Loans&Leases	0.88	0.80	0.61	0.55
Reserves for Loans/Noncurrent Loans&Leases**	325.32	454.26	325.16	315.26
* Net of unearned income.				
** Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.				
*** Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.				
# Aggregate, annualized return				